

How **OUT**surance gets **OUT** of paying

I SAW YOU on TV in the Outsurance ad. We both know the importance of brands – and the value of your brand – so I just wanted to give you some background to my experience of Outsurance, a company you are giving your stamp of approval to,” *Top Billing* producer Patience Stevens wrote to her friend, TV celebrity Doreen Morris in a recent letter.

Stevens has had her agony at losing a son cruelly prolonged by Outsurance’s insensitive handling of an insurance claim that arose from the car crash in which he was killed.

“You always get something out!” declares the Outsurance ad. Missing from the ad, it transpires, are the words “eventually” and “unless we can help it”.

Stevens’ 20-year old son David was killed in a car accident on 21 April. He was driving his mother’s Polo on the N2 to Cape Town, after attending a party in Stellenbosch. It had started raining and the road was wet and slippery. Just past the Nyanga turnoff the car skidded, hit the concrete barriers – which had been moved in close, due to roadworks – flipped and burst into flames. David was so badly burned that his body had to be identified by means of DNA tests.

Stevens had decided to insure the car with Outsurance when her friend and business partner, Bassie Kumalo, told her what wonderful service she had received from Outsurance on burglary and lightning strike – so she did not go through her usual brokers. “I didn’t realise that Outsurance do not work through brokers, so if you have problems with claims you have to sort them out yourself and cannot just hand over to your broker,” she wrote to Morris.

And now Outsurance won’t pay out on her claim for the car that has been written off – just in case they can prove, somehow, that David’s blood showed

Imagine losing your 20-year-old child in a horrific car crash and then having the insurance company drag their heels over paying for the written-off car. Or your house burning down around you and then having to face the bullying and threats of prosecution from the claims manager if you don’t drop your R2-million claim. Welcome to the world of South Africa’s leading brand and one of our most profitable companies

he was over the alcohol limit. (Various friends who were at the party with him have made statements declaring that he had not been drinking.)

To speed up proceedings, Stevens offered to pay for the blood sample to be tested by a private laboratory, but Outsurance are insisting that it be done by the SA Police laboratory, where there is a six-month waiting period. She has since learned from experts in the field that, to be reliable, a test to measure alcohol in the blood of a dead person should be taken from behind the eye. “David’s head, arms and legs were so badly burned they no longer exist, so obviously such a blood sample could not exist,” she told Morris.

To add insult to injury, Stevens discovered that months after the accident, in which the insured vehicle was totally destroyed, the company was still deducting insurance premiums for the policy from her bank account. When she complained, they told her it “made it easier for their system” – and that they would give her a refund when the claim was settled – whenever that might be.

“When I have spoken to the guy they have dealing with claims, I have been made to feel that I am being a criminal trying to claim for this car – and that he has been instructed by management to make sure that claims on accidents are delayed as long as possible,” she told Morris.

Morris had known David since he was a toddler. “I am saddened that seeing me in the Outsurance ad brings your grief to the surface,” she wrote to Stevens. “Being in the industry yourself, I am sure you understand that one sometimes accepts work without being fully apprised of the policies of the other party. I have been insured through Outsurance myself and have never heard of problems until now.

“I will call them to let them know how I feel about the untenable situa-

tion you are in," Morris said. That was the end of July. To no effect.

When Stevens herself emailed the MD, William Roos, she got no response.

At the time of going to press, no further progress had been made with the claim.

Lest she be too optimistic about an early settlement, we thought Stevens – and our other readers, ought to be informed about the case of Collision versus Outsurance...

– and then brought back inside again.

At 10.30pm Michael cleaned and packed away his brushes, put the dog out, locked all the doors and went upstairs to bed.

Shortly after midnight Juliet was awakened by the sound of breaking glass. She immediately assumed there was a break-in in progress and shook Michael to wake him. He had great difficulty waking up and the room seemed particularly dark, so he went to the

He realised for the first time that the incredible darkness was caused by smoke: there was a fire

ON THE evening of 22 January 2001 Michael Collison and Juliet Koeman were the sole occupants of the main house at 68a Blandford Road, Northriding in Gauteng. They had arrived home from work at approximately 6pm, had a swim and then cooked dinner. Juliet decided she needed an early night and went upstairs to bed shortly before 9pm.

Michael, a keen amateur artist, stayed up to paint in the downstairs playroom.

In the course of the evening the dog was extremely agitated; to stop her barking Michael brought her inside. A few times during the evening she started barking in the house, was let out

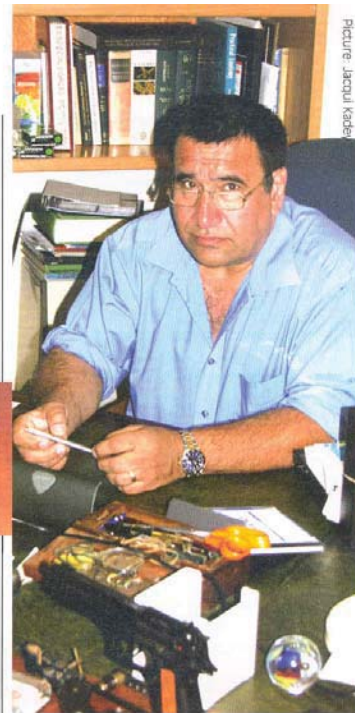
bathroom and stuck his head under the tap. Having cleared his head, he pulled on some tracksuit trousers and opened the bedroom door to investigate.

When he reached the landing at the top of the stairs he realised for the first time that the incredible darkness was caused by smoke: there was a fire in the house.

There were no flames at the head of the stairs, but the heat was intense.

Michael rushed back to the bedroom, told Juliet there was a fire and that they needed to get out of the house in a hurry. He wet a towel and a T-shirt in the bathroom, planning for them to escape down the stairs.

Back on the landing, however, Michael realised that the heat and



Picture: Jacqui Kade

ELEMENTARY, MY DEAR... Forensic scientist Dr David Klatzow

smoke would overwhelm them on the stairs, so he went back to the bedroom where he told Juliet to put on shoes and go out onto the bedroom balcony.

With the wet T-shirt across his mouth he once more rushed back to the landing, this time to fetch the loft ladder that was kept there. The first time

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